Exclusions

- Work covered by insurance
- General remodeling/additions
- Cosmetic improvements
- Work begun prior to approval for participation in the Elderly Assistance Program

If more than one system has failed, or more than one handicapped adaptation is needed, the Owners will be required to use the Housing Rehabilitation Program.

Technical and Financial Procedures

Assistance is provided by the Housing Division throughout the project. The following is a list of services the Elderly Assistance Program will provide:

- Application assistance
- Underwriting
- Identification of need
- Product information
- Specification preparation
- Cost estimates
- Competitive bidding
- Contract document preparation

* * *

- Progress inspections
- Payment processing

As a result of the issuance of building permits, you may be contacted by the Town's Department of Assessment. Staff routinely inspect properties with permitted activity to ensure the accuracy of their records as part of required Grand List procedures. Your property's assessed value may or may not change as a result of an inspection.

If you currently have a Reverse Mortgage, guaranteed by the U.S. Department of Housing and Urban Development, you are not eligible for assistance through this program.

*Lifetime mortgage deeds do not require monthly payments. This low interest loan is due and payable in a lump sum upon sale or transfer of any interest in the property.

NOTE: Should the owner sell or transfer any portion of the property within a 10 year period, the owner (s) will be required to repay all or a portion of the funding.

If you know of someone who may be interested in, or eligible for, the Elderly Assistance Program, please pass this brochure on to them.

The Town of West Hartford's Housing Rehabilitation Program is funded through the Federal Department of Housing and Urban Development's (HUD's) Community Development Block Grant (CDBG).

The Housing Rehabilitation Division does not and shall not discriminate on the basis of race, color, religion, creed, gender, gender identity, gender expression, sexual orientation, age, nation origin (ancestry), citizenship, disability, marital status or military status, or any of its activities or operations.

These activities include, but are not limited to, hiring and firing of staff, approval or denial of program applications or contractor applications, selection of vendors and provision of services.

Please clip and mail this self-addressed form to the Elderly Assistance Program office (see reverse side for address)

(to be

completed by the office)

How many units are

in the property?

Are you self-employed?

Home

Do you live at this property?

City/State/ZIP:

We are committed to providing an inclusive and welcoming environment for all members of our staff, program applicants and clients, contractors, subcontractors and vendors.



Please provide me with the application packet.

Yes, I want q apply for the Town of West Hartford's Elderly **Assistance** Program

Town of West Hartford Elderly Assistance Program 50 South Main Street, Room 204 West Hartford, CT 06107-2431

TOWN OF WEST HARTFORD Department of Community Development

Phone: 860-561-7562

Elderly Assistance Program



The Town of West Hartford's Elderly Assistance Program is funded by the U.S. Department of Housing and Urban Development (HUD).

The Town of West Hartford is committed to assuring equal access to programs, activities and services to all individuals. The town will work actively to comply with the requirements of the Americans with Disabilities Act.



https://www.westhartfordct.gov/housingrehab

What is the Elderly Assistance Program?

The purpose of the Elderly Assistance Program is to provide financial and technical assistance to eligible West Hartford homeowners (age 65 and over) to replace one failed system or install a handicapped accommodation.

(Exceptions may be made for persons under age 65 for a handicapped accommodation.)

The gross household income must be at or below 80% of medical income for Hartford PMSA (Primary Metropolitan Statistical Area) as prescribed by the Untied States Department of Housing and Urban Development (HUD).

The following are examples of eligible repairs:

- Furnaces, boilers, hot water heaters
- Roofing systems
- * Ramp to access structure
- Handicapped bathroom accommodations
- Widening doorways
- Handicapped kitchen adaptation
- * Handrail, stair glides

Financial assistance in the form of a grant and Lifetime Mortgage Deed* may be available to eligible homeowners.

Do you own and reside in residential property in West Hartford, and are 65 years of age or older?

The Town of West Hartford's Housing Division may be able to assist you in making necessary repairs to your home.

If you <u>own and occupy</u> your home, are age 65 years or older, and fall within the income guidelines listed below, or are eligible for another income-based program, you may be eligible for the Elderly Assistance Program.

One of the eligibility criteria is the loan-tovalue ratio of the property. This will be determined by the Housing staff after the underwriting process has been completed, and may result in ineligibility for the program if the ratio is determined to be excessively high.

Household Size	Income Limit
1	\$50,350
2	\$57,550
3	\$64,750
4	\$71,900
5	\$77,700
6	\$83,450

(Income limits effective 4/1/18)

Based on the availability of funding, grants and low interest loans can be obtained by eligible homeowners.

* * *